

Employed Individuals with Disabilities



"Marylanders with disabilities shouldn't have to choose between having a paid job and keeping their medical benefits. The Employed Individuals with Disabilities program is an important resource in our commitment to ensure the dignity of every individual and expand economic opportunity of all of our citizens."

- Governor Martin O'Malley -

The Employed Individuals with Disabilities (EID) Program offers Medical Assistance/Medicaid coverage to Marylanders with disabilities who are working, receiving pay and who meet certain eligibility requirements. The EID program provides full fee-for-service Medicaid coverage and wrap-around services for those with other health insurance or Medicare.

Medical Assistance under the EID program:

- Covers most medical services for individuals who have no other health insurance, including some services that people with disabilities need, but other health insurance rarely covers.
- Saves individuals with Medicare \$1,000 - \$12,000 a year and covers Medicare premiums, deductibles and co-insurance.
- Supplements private insurance, paying for services that other insurance does not cover such as personal care, some psychiatric rehabilitation services, and transportation to and from services covered by Medical Assistance.

How much will it cost?

Premiums are based on income and range from \$0 to \$55 per month. In some cases, fees may be waived due to hardship. The monthly premium cost is offset by the savings realized in extended health coverage. The coverage can be renewed every six months.

Who is eligible?

Marylanders with disabilities who meet all of the following criteria:

- Have a disability that meets Social Security's medical standards
- Are 18-64 years old.
- Are employed or self-employed.
- Are under the income limit – as high as \$66,000 a year if single, as high as \$88,440 a year if married.
- Meet resource (asset) limit – \$10,000. Examples of assets and resources are bank accounts, stocks, investments, some types of life insurance, some retirement accounts, and some property. Assets that DO NOT COUNT toward the resource limit include the individual's primary residence, personal vehicles and certain retirement accounts.

How long does it last?

It can continue until your 65th birthday, if you stay eligible. You need to reapply every six months.

To find out more information:

Call 443-514-5034 or 1-800-637-4113 (TTY) or send an email to eid@mdod.state.md.us. For those eligible for the EID program, applications can be completed over the phone.



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